

# **Summary of Some Grant and Loan Programs for Drinking Water and Wastewater Projects**

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Please contact Cathi Read at [cathi.read@commerce.wa.gov](mailto:cathi.read@commerce.wa.gov) if you would like to update your program information or if you would like an electronic copy of this document

## PLANNING

Program	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<b>CDBG-POG</b> Community Development Block Grant – Planning-Only Grant Program	<ul style="list-style-type: none"> <li>Comprehensive plans</li> <li>Infrastructure plans</li> <li>Feasibility studies</li> <li>Community action plans</li> <li>Low-income housing assessments</li> </ul>	<p>Projects must principally benefit low- to moderate-income people in non-entitlement cities and counties.</p> <ul style="list-style-type: none"> <li>Cities or towns with fewer than 50,000 people</li> <li>Counties with fewer than 200,000 people</li> </ul>	<p>Grant</p> <ul style="list-style-type: none"> <li>Up to \$24,000 for a single jurisdiction</li> <li>Up to \$35,000 for single jurisdiction projects that address urgent public health and safety needs</li> <li>Up to \$40,000 for multiple jurisdictions/joint application</li> </ul>	<p>2013 applications accepted beginning May 2013 through April 2014 on a fund-available basis.</p> <p><b>Contacts:</b> Phyllis Cole, 360-725-4001 <a href="mailto:phyllis.cole@commerce.wa.gov">phyllis.cole@commerce.wa.gov</a></p> <p>Jon Galow, 509-847-5021 <a href="mailto:Jon.galow@commerce.wa.gov">Jon.galow@commerce.wa.gov</a></p>
<b>PWTF PLANNING</b> Public Works Trust Fund – Planning Program	<ul style="list-style-type: none"> <li>Single or multiple system plans covering eligible systems</li> <li>Updates to existing capital facilities plans</li> <li>Environmental studies</li> <li>Cultural/historical project reviews</li> </ul>	<p>Counties, cities, and special-purpose districts that meet certain requirements (contact Client Service Representative).</p> <p>No school or port districts</p>	No planning funding is currently available.	<p>Note: Availability of future funds is dependent on approval by the Governor and Legislature.</p> <p><b>Contact:</b> Isaac Huang, Client Service Representative, 360-725-3162, <a href="mailto:isaac.huang@commerce.wa.gov">isaac.huang@commerce.wa.gov</a></p>
<b>CERB PLANNING AND FEASIBILITY GRANTS</b> Community Economic Revitalization Board – Project-Specific Planning Program	Project-specific feasibility and pre-development studies that advance community economic development goals for industrial sector business development.	<p>Eligible statewide</p> <ul style="list-style-type: none"> <li>Counties, cities, towns, port districts, special districts</li> <li>Federally recognized tribes</li> <li>Municipal corporations, quasi-municipal corporations w/ economic development purposes</li> </ul>	<p>Grant</p> <ul style="list-style-type: none"> <li>Up to \$50,000 per application</li> <li>Requires 25 percent matching funds</li> </ul>	<p>Applications accepted year-round. The Board meets six times a year.</p> <p><b>Contacts:</b> Janea Eddy, 360-725-3151 <a href="mailto:janea.eddy@commerce.wa.gov">janea.eddy@commerce.wa.gov</a></p> <p>Chris Gagnon, 360-725-3158 <a href="mailto:Christina.gagnon@commerce.wa.gov">Christina.gagnon@commerce.wa.gov</a></p>
<b>RCAC RURAL COMMUNITY ASSISTANCE CORPORATION</b> Feasibility and Pre-Development Loans	Water and/or wastewater planning; environmental work; and other work to assist in developing an application for infrastructure improvements	Non-profit organizations, public agencies, tribes, and low-income rural communities with a 50,000 population or less, or 10,000 or less if guaranteed by USDA Rural Development financing	<ul style="list-style-type: none"> <li>Maximum \$50,000 for feasibility loan</li> <li>Maximum \$350,000 for pre-development loan</li> <li>1 year term</li> <li>5.5% interest rate</li> </ul>	<p>Applications accepted anytime</p> <p><b>Contact:</b> Josh Griff 720-951-2163 <a href="mailto:jgriff@rcac.org">jgriff@rcac.org</a></p> <p>Applications available on-line at <a href="http://www.rcac.org">www.rcac.org</a></p>

## PLANNING – continued

Program	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<b>ECOLOGY: INTEGRATED WATER QUALITY FUNDING PROGRAM</b> State Water Pollution Control Revolving Fund  Centennial Clean Water Fund	Planning projects associated with publicly-owned wastewater and stormwater facilities.  The integrated program also funds planning and implementation of nonpoint source pollution control activities.	Counties, cities, towns, conservation districts, or other political subdivision, municipal or quasi-municipal corporations, and tribes  <u>Preconstruction Set-aside</u> Jurisdictions listed above with a population of 25,000 or less and a MHI (median household income) below the statewide average receive priority for loan funds.  <u>Preconstruction Set-aside (Distressed Communities)</u> Jurisdictions listed above with a population of 25,000 or less and a MHI below 80% of the statewide average.	Loan, at either: (SFY 2014 interest rates) <ul style="list-style-type: none"> <li>2.3% interest for 6-20 year term, or</li> <li>1.1% interest for 5 year term</li> </ul> <u>Pre-Construction Set-aside (Distressed Communities)</u> 50% forgivable principal loan and 50% loan, at either: (SFY 2014 interest rates) <ul style="list-style-type: none"> <li>2.3% interest for 6-20 year term, or</li> <li>1.1% interest for 5 year term</li> </ul>	State Fiscal Year 2015 application cycle closes on November 1, 2013.  Applications typically accepted September 1 through first Friday in November.  <b>Contact:</b> David Dunn 360-407-6503 <a href="mailto:david.dunn@ecy.wa.gov">david.dunn@ecy.wa.gov</a>  <a href="http://www.ecy.wa.gov/programs/wq/funding/funding.html">http://www.ecy.wa.gov/programs/wq/funding/funding.html</a>
<b>RD PRE-DEVELOPMENT GRANTS (PPD)</b> U.S. Dept. of Agriculture Rural Development – Rural Utilities Service – Water and Waste Disposal Direct Loans and Grants	Water and/or sewer planning; environmental work; and other work to assist in developing an application for infrastructure improvements	Low-income, small communities and systems serving areas under 10,000 population.	Loans; Grants in some cases, depending on funding availability.  Maximum \$25,000 grant Requires minimum 25% match	Applications accepted year-round, on a fund-available basis.  <b>Contact:</b> Gene Dobry 360-704-7733 <a href="mailto:eugene.dobry@wa.usda.gov">eugene.dobry@wa.usda.gov</a> <a href="http://www.rurdev.usda.gov/wa">http://www.rurdev.usda.gov/wa</a>
<b>RD ‘SEARCH’ GRANTS: SPECIAL EVALUATION ASSISTANCE FOR RURAL COMMUNITIES</b> U.S. Dept. of Agriculture Rural Development – Rural Utilities Service – Water and Waste Disposal Direct Loans and Grants	Water and/or sewer planning; environmental work; and other work to assist in developing an application for infrastructure improvements.	Low-income, small communities and systems serving areas under 2,500 population.	Maximum \$30,000 grant. No match required.	Applications accepted year-round, on a fund-available basis  <b>Contact:</b> Gene Dobry 360-704-7733 <a href="mailto:eugene.dobry@wa.usda.gov">eugene.dobry@wa.usda.gov</a> <a href="http://www.rurdev.usda.gov/wa">http://www.rurdev.usda.gov/wa</a>

## PRE-CONSTRUCTION

Program	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<b>PWTF PRE-CON</b> Public Works Trust Fund – Pre-Construction Program	Low-interest pre-construction loans are available to fund activities that prepare a specific project for construction.	Counties, cities, special purpose districts, and quasi-municipal organizations that meet certain requirements.  School districts and port districts are not eligible.	<ul style="list-style-type: none"> <li>• The Public Works Board has requested \$22.5 million for FY 2013-15.</li> <li>• Availability of future funds is dependent on approval by the Governor and Legislature.</li> <li>• Loan terms to be made available once program is funded.</li> </ul>	Check the Public Works Board website periodically at <a href="http://www.pwb.wa.gov">http://www.pwb.wa.gov</a> to obtain the latest information on program details.  You can also contact your region's Client Services Representative for current information, or  <b>Contact:</b> Terry Dale Client Service Representative 360-725-3155 <a href="mailto:terry.dale@commerce.wa.gov">terry.dale@commerce.wa.gov</a>

## PRE-CONSTRUCTION - continued

Program	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<b>ECOLOGY: INTEGRATED WATER QUALITY FUNDING PROGRAM</b> State Water Pollution Control Revolving Fund  Centennial Clean Water Fund	Design projects associated with publicly-owned wastewater and stormwater facilities.  The integrated program also funds planning and implementation of nonpoint source pollution control activities.	Counties, cities, towns, conservation districts, or other political subdivision, municipal or quasi-municipal corporations, and tribes  <u>Preconstruction Set-aside</u> Jurisdictions listed above with a population of 25,000 or less and a MHI (median household income) below the statewide average receive priority for loan funds.  <u>Preconstruction Set-aside (Distressed Communities)</u> Jurisdictions listed above with a population of 25,000 or less and a MHI below 80% of the statewide average.	Loan, at either: (SFY 2014 interest rates) <ul style="list-style-type: none"> <li>• 2.3% interest for 6-20 year term, or</li> <li>• 1.1% interest for 5 year term</li> </ul> <u>Pre-Construction Set-aside (Distressed Communities)</u> 50% forgivable principal loan and 50% loan, at either: (SFY 2014 interest rates) <ul style="list-style-type: none"> <li>• 2.3% interest for 6-20 year term, or</li> <li>• 1.1% interest for 5 year term</li> </ul>	State Fiscal Year 2015 application cycle closes on November 1, 2013.  Applications typically accepted September 1 through first Friday in November.  <b>Contact:</b> David Dunn 360-407-6503 <a href="mailto:david.dunn@ecy.wa.gov">david.dunn@ecy.wa.gov</a>  <a href="http://www.ecy.wa.gov/programs/wq/funding/funding.html">http://www.ecy.wa.gov/programs/wq/funding/funding.html</a>
<b>RCAC RURAL COMMUNITY ASSISTANCE CORPORATION</b> Feasibility and Pre-Development Loans	Water and/or wastewater planning; environmental work; and other work to assist in developing an application for infrastructure improvements	Non-profit organizations, public agencies, tribes, and low-income rural communities with a 50,000 population or less, or 10,000 or less if guaranteed by USDA Rural Development financing	<ul style="list-style-type: none"> <li>• Maximum \$50,000 for feasibility loan</li> <li>• Maximum \$350,000 for pre-development loan</li> <li>• 1 year term</li> <li>• 5.5% interest rate</li> </ul>	Applications accepted anytime  Contact: Josh Griff 720-951-2163 <a href="mailto:jgriff@rcac.org">jgriff@rcac.org</a>  Applications available on-line at <a href="http://www.rcac.org">www.rcac.org</a>

## CONSTRUCTION and DESIGN/CONSTRUCTION

Program	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<b>CDBG-GP</b> Community Development Block Grant – General Purpose Grant Program	Final design and construction of wastewater, drinking water, side connections, stormwater, streets, bridge, community facility, economic development, and housing rehabilitation projects.	Projects must principally benefit low- to moderate-income people in non-entitlement cities and counties. <ul style="list-style-type: none"> <li>Cities or towns with fewer than 50,000 people</li> <li>Counties with fewer than 200,000 people</li> </ul>	Grant <ul style="list-style-type: none"> <li>Up to \$250,000 - \$1,000,000, depending on project type, financial need, and past grant awards</li> <li>No match required, but local contribution and gap financing preferred</li> </ul>	Applications due once a year. Due date January 31, 2013.  <b>Contact:</b> Kaaren Roe 360-725-3018 <a href="mailto:kaaren.roe@commerce.wa.gov">kaaren.roe@commerce.wa.gov</a>
<b>PWTF</b> Public Works Trust Fund – Construction Program	New construction, replacement, and repair of existing infrastructure for domestic water, sanitary sewer, stormwater, solid waste, road or bridge projects, and reasonable growth.	Counties, cities, special purpose districts, and quasi-municipal organizations that meet certain requirements (contact a Client Service Representative for more information). No school districts or port districts.  <b>NEW:</b> <ul style="list-style-type: none"> <li><u>Affordability Index:</u> Affordability Index (AI) is a measure of the consumers' financial ability to pay for utility services. Applicants that qualify for AI terms can receive lower cost loan terms</li> <li><u>Performance based incentives:</u> Projects that meet contract incentives can qualify for slightly lower interest rate or longer repayment term.</li> </ul>	Loan (pending Legislature approval) <ul style="list-style-type: none"> <li>\$5 million per jurisdiction for the 2015 funding year</li> <li>Must complete work within 60 months</li> </ul> Interest rates are set by loan term: <ul style="list-style-type: none"> <li>10 years – 0.5%</li> <li>15 years – 0.75%</li> <li>20 years – 1.0%</li> <li>25 years – 1.5%</li> <li>30 years – 2.0%</li> <li>Standard loan term is 1% interest at 20 years.</li> <li>The repayment term cannot exceed the life of the improvement.</li> <li>No local match is required.</li> </ul>	2015 Application Cycle opens March 15, 2013 and closes in May 2013.  Please visit <a href="http://www.pwb.wa.gov">http://www.pwb.wa.gov</a> for information.  <b>Contact:</b> Isaac Huang, Client Service Representative 360-725-3162 <a href="mailto:isaac.huang@commerce.wa.gov">isaac.huang@commerce.wa.gov</a>
<b>RD</b> U.S. Dept. of Agriculture Rural Development - Rural Utilities Service - Water and Waste Disposal Direct Loans and Grants	Pre-construction and construction associated with building, repairing, or improving drinking water, solid waste facilities and wastewater facilities	<ul style="list-style-type: none"> <li>Cities or towns with fewer than 10,000 population</li> <li>Counties, special purpose districts, non-profit corporations or tribes unable to get funds from other sources at reasonable rates and terms</li> </ul>	Loans; Grants in some cases <ul style="list-style-type: none"> <li>Interest rates vary (currently 1.875 – 3.125%)</li> <li>Up to 40-year loan term</li> <li>No pre-payment penalty</li> </ul>	Applications accepted year-round on a fund-available basis <b>Contact:</b> Gene Dobry 360-704-7733 <a href="mailto:eugene.dobry@wa.usda.gov">eugene.dobry@wa.usda.gov</a>  <a href="http://www.rurdev.usda.gov/wa">http://www.rurdev.usda.gov/wa</a>

## CONSTRUCTION AND DESIGN/CONSTRUCTION – continued

Program	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<b>DWSRF</b> Drinking Water State Revolving Fund	<p>Drinking water system infrastructure projects aimed at increasing public health protection. The program now includes dedicated funding for subsidy.</p> <p>There is a limited amount of principal forgiveness for communities with high affordability index numbers and water system restructuring/ consolidation projects.</p>	<p>Community and non-community water systems (includes for-profit and non-profit systems, but not federal or state-owned systems); both privately- and publicly-owned systems are eligible</p>	<p>Loan</p> <ul style="list-style-type: none"> <li>• 1 percent loan fee (water systems receiving subsidy are not subject to loan fees)</li> <li>• \$12 million per jurisdiction per year</li> <li>• \$24 million for jointly-owned projects</li> <li>• 1 to 1.5 percent interest rate</li> <li>• Loan repayment period: 20 years or life of the project, whichever is less</li> <li>• No local match required</li> </ul>	<p>Applications due March 1, 2013</p> <p><b>Contact:</b> Karen Klocke            360-236-3116  <a href="mailto:karen.klocke@doh.wa.gov">karen.klocke@doh.wa.gov</a></p> <p><a href="http://www.doh.wa.gov/ehp/dw/our_main_pages/dwsrf.htm">www.doh.wa.gov/ehp/dw/our_main_pages/dwsrf.htm</a></p>
<b>ECOLOGY: INTEGRATED WATER QUALITY FUNDING PROGRAM</b> State Water Pollution Control Revolving Fund  Centennial Clean Water Fund	<p>Construction projects associated with publicly-owned wastewater and stormwater facilities.</p> <p>The integrated program also funds planning and implementation of nonpoint source pollution control activities.</p>	<p>Counties, cities, towns, conservation districts, or other political subdivision, municipal or quasi-municipal corporations, and tribes</p> <p><u>Hardship Assistance</u>            Jurisdictions listed above with a population of 25,000 or less</p>	<p>Loan, at either: (SFY 2014 interest rates)</p> <ul style="list-style-type: none"> <li>• 2.3% interest for 6-20 year term, or</li> <li>• 1.1% interest for 5-year term</li> </ul> <p><u>Hardship assistance</u> for the construction of wastewater treatment facilities may be available in the form of a reduced interest rate, grant subsidy, or loan forgiveness. Hardship assistance is based on impact to residential ratepayers and the community MHI. Hardship funding is only available for the portion of a facility serving existing residential need.</p>	<p>State Fiscal Year 2015 application cycle closes on November 1, 2013.</p> <p>Applications typically accepted September 1 through first Friday in November.</p> <p><b>Contact:</b> David Dunn            360-407-6503  <a href="mailto:david.dunn@ecy.wa.gov">david.dunn@ecy.wa.gov</a></p> <p><a href="http://www.ecy.wa.gov/programs/wq/funding/funding.html">http://www.ecy.wa.gov/programs/wq/funding/funding.html</a></p>

## CONSTRUCTION and DESIGN/CONSTRUCTION – continued

Program	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<b>CERB</b> Community Economic Revitalization Board - Construction Program	Projects must support significant job creation or significant private investment in the state. <ul style="list-style-type: none"> <li>Bridges, roads and railroad spurs, domestic and industrial water, sanitary and storm sewers</li> <li>Electricity, natural gas and telecommunications</li> <li>General purpose industrial buildings, port facilities</li> <li>Acquisition, construction, repair, reconstruction, replacement, rehabilitation</li> </ul>	<ul style="list-style-type: none"> <li>Counties, cities, towns, port districts, special districts</li> <li>Federally-recognized tribes</li> <li>Municipal and quasi-municipal corporations with economic development purposes.</li> </ul>	Loans; grants in unique cases <ul style="list-style-type: none"> <li>Public facility projects required by private sector expansion and job creation</li> <li>Projects without a committed business allowed for rural areas</li> <li>\$1 million maximum per project, per policy</li> <li>Interest rates: 3% for non-distressed and 2.5% for distressed counties</li> <li>20-year term maximum</li> <li>Requires 10% minimum match</li> <li>Applicants must demonstrate gap in public project funding and need for CERB assistance</li> <li>CERB is authority for funding approvals</li> </ul>	Applications accepted year-round. The Board meets six times a year.  <b>Contacts:</b> Janea Eddy 360-725-3151 <a href="mailto:janea.eddy@commerce.wa.gov">janea.eddy@commerce.wa.gov</a>  Chris Gagnon 360-725-3158 <a href="mailto:Christina.gagnon@commerce.wa.gov">Christina.gagnon@commerce.wa.gov</a>
<b>RCAC RURAL COMMUNITY ASSISTANCE CORPORATION</b> Construction Loans	Water, wastewater, solid waste and stormwater facilities that primarily serve low-income rural communities. Can include pre-development costs.	Non-profit organizations, public agencies, tribes, and low-income rural communities with a 50,000 population or less, or 10,000 populations or less if using Rural Development financing as the takeout	<ul style="list-style-type: none"> <li>Maximum \$2 million with commitment letter for permanent financing</li> <li>Security in permanent loan letter of conditions</li> <li>1-3 year term: 5.5% interest rate</li> <li>1% loan fee</li> </ul>	Applications accepted anytime  <b>Contact:</b> Josh Griff 720-951-2163 <a href="mailto:jgriff@rcac.org">jgriff@rcac.org</a>  Applications available on-line at <a href="http://www.rcac.org">www.rcac.org</a>
<b>RCAC RURAL COMMUNITY ASSISTANCE CORPORATION</b> Intermediate Term Loan	Water, wastewater, solid waste and stormwater facilities that primarily serve low-income rural communities.	Non-profit organizations, public agencies, tribes, and low-income rural communities with a 50,000 population or less.	<ul style="list-style-type: none"> <li>For smaller capital needs, normally not to exceed \$100,000</li> <li>Maximum 20 year term</li> <li>5% interest rate</li> <li>1% loan fee</li> </ul>	Applications accepted anytime  <b>Contact:</b> Josh Griff 720-951-2163 <a href="mailto:jgriff@rcac.org">jgriff@rcac.org</a>  Applications available on-line at <a href="http://www.rcac.org">www.rcac.org</a>



## EMERGENCY

Project Phase/Program	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<b>PWTF</b> Public Works Trust Fund – Emergency Program	Projects necessary due to natural disaster, or immediate/emergent threat to public health and safety  For domestic water systems, sanitary sewer, stormwater, solid waste, roads and bridges	Counties, cities, special purpose districts, and quasi-municipal organizations that meet certain requirements (contact a Client Service Representative for more information).  No school or port districts.	No emergency funding is currently available.	Note: Availability of future funds is dependent on approval by the Governor and Legislature.  <b>Contact:</b> Isaac Huang Client Service Representative 360-725-3162 <a href="mailto:Isaac.huang@commerce.wa.gov">Isaac.huang@commerce.wa.gov</a>
<b>CDBG - IT</b> Community Development Block Grant – Imminent Threat Grant Program	Repair unanticipated water, sewer and other public drainage facility damages that pose an immediate, urgent threat to public health and safety. A formal disaster must be declared	<ul style="list-style-type: none"> <li>Non-entitlement cities or towns with fewer than 50,000 people</li> <li>Non-entitlement counties with fewer than 200,000 people</li> </ul>	Grant; pending availability of funds <ul style="list-style-type: none"> <li>Only eligible costs incurred after an emergency is formally declared can be reimbursed</li> </ul>	Applications accepted year-round.  <b>Contact:</b> Kaaren Roe 360-725-3018 <a href="mailto:kaaren.roe@commerce.wa.gov">kaaren.roe@commerce.wa.gov</a>
<b>RD – ECWAG</b> Emergency Community Water Assistance Grants	Domestic water projects needing emergency repairs due to an incident such as: a drought; earthquake; flood; chemical spill; fire; etc. A significant decline in quantity or quality of potable water supply that was caused by an emergency	Public bodies, tribes and private non-profit corporations serving rural areas with populations under 10,000	Grant; pending availability of funds <ul style="list-style-type: none"> <li>\$150,000 limit for incident related emergency repairs to an existing water system</li> <li>\$500,000 limit to alleviate a significant decline in potable water supply caused by an emergency</li> </ul>	Applications accepted year-round on a fund-available basis  <b>Contact:</b> Gene Dobry 360-704-7733 <a href="mailto:eugene.dobry@wa.usda.gov">eugene.dobry@wa.usda.gov</a>  <a href="http://www.rurdev.usda.gov/wa">http://www.rurdev.usda.gov/wa</a>
<b>RCAC</b> <b>RURAL COMMUNITY ASSISTANCE CORPORATION</b> Intermediate Term Loan	Water, wastewater, solid waste and stormwater facilities that primarily serve low-income rural communities.	Non-profit organizations, public agencies, tribes, and low-income rural communities with a 50,000 population or less.	<ul style="list-style-type: none"> <li>For smaller capital needs, normally not to exceed \$100,000</li> <li>Maximum 20 year term</li> <li>5% interest rate</li> <li>1% loan fee</li> </ul>	Applications accepted anytime  <b>Contact:</b> Josh Griff 720-951-2163 <a href="mailto:jgriff@rcac.org">jgriff@rcac.org</a>  Applications available on-line at <a href="http://www.rcac.org">www.rcac.org</a>